



Special Attention of:

Regional Directors, Field Office Directors,
Economists, Public & Indian Housing
Division Directors, Multifamily Hub Directors,
Multifamily Program Center Directors

NOTICE PDR-2006-02

Issued: March 8, 2006

Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year 2006 Income Limits
for the Public Housing and Section 8 Programs

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size.

On December 16, 2005, in FR-5011-N-01, HUD proposed new metropolitan areas using revised Office of Management and Budget (OMB) metropolitan statistical area (MSA) definitions developed with 2000 Census data. These definitions were modified by HUD, in some instances, to permit continued use of old metropolitan areas as distinct submarkets with their own Fair Market Rents (FMRs) and income limits. This was done when use of the new OMB area definitions resulted in significant increases or decreases in FMRs or income limits. The intent of the modifications was to minimize disruptive changes and to permit use of more localized estimates consistent with OMB metropolitan area boundaries.

Most areas will receive increases in their income limits in FY 2006, and some households would be adversely affected if HUD waits until the end of the public comment process before implementing FY 2006 income limits. A number of comments have been received, most of which favored use of a hold-harmless policy and the proposed definitional changes for the Miami and New York City submarkets. These income limits are therefore being issued on an interim basis pending completion of the comment period associated with the December 16, 2005, Federal Register Notice.

Public Housing/Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for Fiscal Year 2006.

The most important statutory provisions relating to income limits are as follows:

- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the state Supplemental Security Income (SSI) benefit level for one-person households;
- where the local median family income is less than the state non-metropolitan median family income, income limits are based on the state non-metropolitan median; and
- income limits are adjusted for family size so that larger families have higher income limits.

Very Low-Income Limits:

Very low-income limits are calculated using a set of formula relationships. The first step in calculating very low-income limits is to determine what they would be if the four-person limit is based on 50 percent of the estimated area median family income. Adjustments are then made if this number is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area median family income is calculated and tentatively set as the four-person family income limit;
- (2) a minimum four-person income limit is established at the amount required to afford a two-bedroom unit renting at 85 percent of the Fair Market Rent (FMR) if 35 percent of income is used for rent (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);
- (3) a maximum four-person income limit is calculated as the greater of 80 percent of the U.S. median family income or the income needed to afford a two-bedroom unit renting at 100 percent of the Fair Market Rent (FMR) if 30 percent of income is used for rent (this adjusts income limits downward for areas with unusually

- high incomes and relatively moderate rental housing costs);
- (4) in areas where OMB metropolitan area definitions have changed, income limits are not allowed to fall below the previous year's income limits for the largest old FMR area component of the new FMR/income limit area, which is done to minimize program disruptions; and,
 - (5) in no instance are income limits less than if based on the state non-metropolitan median family income level (even if the step 2 calculation produces a lower amount).

Low-Income Limits:

Most four-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the state non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). To eliminate this problem, the normal calculation is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The only exception to this practice is that the resulting income limit is not allowed to exceed the U.S. median family income level (\$59,600 for Fiscal Year 2006) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, there is the addition of eight percent to the four-person base. The nine-person income limit, for example, is set at 140 ($132 + 8$) percent of the relevant four-person income limit. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the unrounded numbers.

HUD Field Office Responsibilities:

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notification of income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request.

Requests from the public for sets of national or regional income limits may be referred to the HUD USER Reference Service, whose toll-free number is 1-800-245-2691. In addition, Fiscal Year 2006 income limits are available in multiple formats on the World Wide Web ([www.huduser.org|datasets\il.html](http://www.huduser.org/datasets/il.html)). Questions related to how these income limits apply to the programs of state and other federal agencies should be referred to those agencies. Questions concerning the methodology used to develop these income limits are addressed in the Fiscal Year 2006 Income Limits Briefing Material, which is posted on the income limits website.

If you have questions concerning these income limits, please contact your field office economist.

/s/

Brian D. Montgomery
Assistant Secretary for
Housing-Federal Housing
Commissioner, H

/s/

Orlando J. Cabrera
Assistant Secretary for
Public and Indian Housing, P

Attachments

18 INDIANA continued

-----METROPOLITAN AREA-----					-----Counties of FMR AREA within STATE-----				
CBSA: Terre Haute, IN HMFA - METRO45460M45460					021-Clay, 165-Vermillion, 167-Vigo				
-----NONMETROPOLITAN COUNTIES-----									
001-Adams	009-Blackford	017-Cass	023-Clinton	025-Crawford					
027-Daviess	033-DeKalb	031-Decatur	037-Dubois	041-Fayette					
045-Fountain	049-Fulton	053-Grant	065-Henry	069-Huntington					
071-Jackson	075-Jay	077-Jefferson	079-Jennings	083-Knox					
085-Kosciusko	087-LaGrange	093-Lawrence	099-Marshall	101-Martin					
103-Miami	107-Montgomery	113-Noble	117-Orange	121-Parke					
123-Perry	125-Pike	131-Pulaski	135-Randolph	137-Ripley					
139-Rush	143-Scott	147-Spencer	149-Starke	151-Steuben					
155-Switzerland	161-Union	169-Wabash	171-Warren	177-Wayne					
181-White									

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-----METROPOLITAN AREA-----					-----Counties of FMR AREA within STATE-----				
CBSA: Ames, IA MSA - 11180					169-Story				
-----NONMETROPOLITAN COUNTIES-----									
CBSA: Ames, IA MSA - METRO11180M11180					011-Benton				
Cedar Rapids, IA MSA - 16300					113-Linn				
SA: Benton County, IA HMFA - METRO16300N19011					105-Jones				
CBSA: Cedar Rapids, IA HMFA - METRO16300M16300					163-Scott				
SA: Jones County, IA HMFA - METRO16300N19105					049-Dallas, 077-Guthrie, 121-Madison, 153-Polk, 181-Warren				
Davenport-Moline-Rock Island, IA-IL MSA - 19340					061-Dubuque				
CBSA: Davenport-Moline-Rock Island, IA-IL MSA - METRO19340M19340					103-Johnson				
Des Moines, IA MSA - 19780					183-Washington				
CBSA: Des Moines, IA MSA - METRO19780M19780					085-Harrison, 129-Mills, 155-Pottawattamie				
Dubuque, IA MSA - 20220					193-Woodbury				
CBSA: Dubuque, IA MSA - METRO20220M20220					017-Bremer				
Iowa City, IA MSA - 26980					013-Black Hawk, 075-Grundy				
CBSA: Iowa City, IA HMFA - METRO26980M26980									
SA: Washington County, IA HMFA - METRO26980N19183									
Omaha-Council Bluffs, NE-IA MSA - 36540									
CBSA: Omaha-Council Bluffs, NE-IA HMFA - METRO36540M36540									
Sioux City, IA-NE-SD MSA - 43580									
CBSA: Sioux City, IA-NE-SD MSA - METRO43580M43580									
Waterloo-Cedar Falls, IA MSA - 47940									
SA: Bremer County, IA HMFA - METRO47940N19017									
CBSA: Waterloo-Cedar Falls, IA HMFA - METRO47940M47940									

-----NONMETROPOLITAN COUNTIES-----				
001-Adair	003-Adams	005-Allamakee	007-Appanoose	009-Audubon
015-Boone	019-Buchanan	021-Buena Vista	023-Butler	025-Calhoun
027-Carroll	029-Cass	031-Cedar	033-Cerro Gordo	035-Cherokee
037-Chickasaw	039-Clarke	041-Clay	043-Clayton	045-Clinton
047-Crawford	051-Davis	053-Decatur	055-Delaware	057-Des Moines
059-Dickinson	063-Emmet	065-Fayette	067-Floyd	069-Franklin

19 IOWA continued

-----NONMETROPOLITAN COUNTIES-----

071-Fremont	073-Greene	079-Hamilton	081-Hancock	083-Hardin
087-Henry	089-Howard	091-Humboldt	093-Ida	095-Iowa
097-Jackson	099-Jasper	101-Jefferson	107-Keokuk	109-Kossuth
111-Lee	115-Louisa	117-Lucas	119-Lyon	123-Mahaska
125-Marion	127-Marshall	131-Mitchell	133-Monona	135-Monroe
137-Montgomery	139-Muscatine	141-O'Brien	143-Osceola	145-Page
147-Palo Alto	149-Plymouth	151-Pocahontas	157-Poweshiek	159-Ringgold
161-Sac	165-Shelby	167-Sioux	171-Tama	173-Taylor
175-Union	177-Van Buren	179-Wapello	185-Wayne	187-Webster
189-Winnebago	191-Winneshiek	195-Worth	197-Wright	

20 KANSAS

-----METROPOLITAN AREA-----

-----Counties of FMR AREA within STATE-----

Kansas City, MO-KS MSA - 28140

SA: Franklin County, KS HMFA - METRO28140N20059
CBSA: Kansas City, MO-KS HMFA - METRO28140M28140

Lawrence, KS MSA - 29940

CBSA: Lawrence, KS MSA - METRO29940M29940

St. Joseph, MO-KS MSA - 41140

CBSA: St. Joseph, MO-KS MSA - METRO41140M41140

Topeka, KS MSA - 45820

CBSA: Topeka, KS MSA - METRO45820M45820

Wichita, KS MSA - 48620

SA: Sumner County, KS HMFA - METRO48620N20191

CBSA: Wichita, KS HMFA - METRO48620M48620

059-Franklin
091-Johnson, 103-Leavenworth, 107-Linn, 121-Miami, 209-Wyandotte

045-Douglas

043-Doniphan

085-Jackson, 087-Jefferson, 139-Osage, 177-Shawnee,
197-Wabaunsee

191-Sumner

015-Butler, 079-Harvey, 173-Sedgwick

-----NONMETROPOLITAN COUNTIES-----

001-Allen	003-Anderson	005-Atchison	007-Barber	009-Barton
011-Bourbon	013-Brown	017-Chase	019-Chautauqua	021-Cherokee
023-Cheyenne	025-Clark	027-Clay	029-Cloud	031-Coffey
033-Comanche	035-Cowley	037-Crawford	039-Decatur	041-Dickinson
047-Edwards	049-Elk	051-Ellis	053-Ellsworth	055-Finney
057-Ford	061-Geary	063-Gove	065-Graham	067-Grant
069-Gray	071-Greeley	073-Greenwood	075-Hamilton	077-Harper
081-Haskell	083-Hodgeman	089-Jewell	093-Kearny	095-Kingman
097-Kiowa	099-Labette	101-Lane	105-Lincoln	109-Logan
111-Lyon	115-Marion	117-Marshall	113-McPherson	119-Meade
123-Mitchell	125-Montgomery	127-Morris	129-Morton	131-Nemaha
133-Neosho	135-Ness	137-Norton	141-Osborne	143-Ottawa
145-Pawnee	147-Phillips	149-Pottawatomie	151-Pratt	153-Rawlins
155-Reno	157-Republic	159-Rice	161-Riley	163-Rooks
165-Rush	167-Russell	169-Saline	171-Scott	175-Seward
179-Sheridan	181-Sherman	183-Smith	185-Stafford	187-Stanton
189-Stevens	193-Thomas	195-Trego	199-Wallace	201-Washington
203-Wichita	205-Wilson	207-Woodson		

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Ames, IA MSA									
FY 2006 MFI: 67000	30% OF MEDIAN	14050	16100	18100	20100	21700	23300	24900	26550
	VERY LOW INCOME	23450	26800	30150	33500	36200	38850	41550	44200
	LOW-INCOME	37500	42900	48250	53600	57900	62200	66450	70750
Cedar Rapids, IA MSA									
Benton County, IA HMFA									
FY 2006 MFI: 60300	30% OF MEDIAN	12650	14500	16300	18100	19550	21000	22450	23900
	VERY LOW INCOME	21100	24100	27150	30150	32550	34950	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52100	55950	59850	63700
Cedar Rapids, IA HMFA									
FY 2006 MFI: 65200	30% OF MEDIAN	14200	16200	18250	20250	21850	23500	25100	26750
	VERY LOW INCOME	23600	27000	30350	33750	36400	39100	41800	44500
	LOW-INCOME	37800	43200	48600	54000	58300	62650	66950	71300
Jones County, IA HMFA									
FY 2006 MFI: 53600	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21450	24100	26800	28950	31100	33250	35400
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Davenport-Moline-Rock Island, IA-IL MSA									
FY 2006 MFI: 60100	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24050	27050	30050	32450	34850	37250	39650
	LOW-INCOME	33650	38500	43300	48100	51950	55800	59650	63500
Des Moines, IA MSA									
FY 2006 MFI: 67700	30% OF MEDIAN	14300	16350	18400	20450	22100	23700	25350	27000
	VERY LOW INCOME	23800	27200	30600	34050	36750	39450	42200	44900
	LOW-INCOME	38150	43600	49050	54500	58850	63200	67600	71950
Dubuque, IA MSA									
FY 2006 MFI: 58700	30% OF MEDIAN	12300	14100	15850	17600	19000	20400	21800	23250
	VERY LOW INCOME	20550	23500	26400	29350	31700	34050	36400	38750
	LOW-INCOME	32850	37550	42250	46950	50700	54450	58200	61950
Iowa City, IA MSA									
Iowa City, IA HMFA									
FY 2006 MFI: 68000	30% OF MEDIAN	15250	17450	19600	21800	23550	25300	27050	28800
	VERY LOW INCOME	25400	29000	32650	36300	39200	42100	45000	47900
	LOW-INCOME	40650	46500	52300	58100	62750	67400	72050	76700
Washington County, IA HMFA									
FY 2006 MFI: 55200	30% OF MEDIAN	11600	13250	14900	16550	17850	19200	20500	21850
	VERY LOW INCOME	19300	22100	24850	27600	29800	32000	34200	36450
	LOW-INCOME	30900	35300	39750	44150	47700	51200	54750	58300
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HMFA									
FY 2006 MFI: 66500	30% OF MEDIAN	13950	15950	17950	19950	21550	23150	24750	26350
	VERY LOW INCOME	23300	26600	29950	33250	35900	38550	41250	43900
	LOW-INCOME	37250	42550	47900	53200	57450	61700	65950	70200

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Sioux City, IA-NE-SD MSA									
FY 2006 MFI: 55700	30% OF MEDIAN	11700	13350	15050	16700	18050	19350	20700	22050
	VERY LOW INCOME	19500	22300	25050	27850	30100	32300	34550	36750
	LOW-INCOME	31200	35650	40100	44550	48100	51700	55250	58800
Waterloo-Cedar Falls, IA MSA									
Bremer County, IA HMFA									
FY 2006 MFI: 60700	30% OF MEDIAN	12750	14550	16400	18200	19650	21100	22600	24050
	VERY LOW INCOME	21250	24300	27300	30350	32800	35200	37650	40050
	LOW-INCOME	34000	38850	43700	48550	52450	56350	60200	64100
Waterloo-Cedar Falls, IA HMFA									
FY 2006 MFI: 57600	30% OF MEDIAN	12100	13850	15550	17300	18700	20050	21450	22850
	VERY LOW INCOME	20150	23050	25900	28800	31100	33400	35700	38000
	LOW-INCOME	32250	36900	41500	46100	49800	53500	57150	60850
Adair County, IA									
FY 2006 MFI: 51700	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Adams County, IA									
FY 2006 MFI: 48100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Allamakee County, IA									
FY 2006 MFI: 49100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Appanoose County, IA									
FY 2006 MFI: 43700	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Audubon County, IA									
FY 2006 MFI: 45300	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Boone County, IA									
FY 2006 MFI: 59900	30% OF MEDIAN	12550	14350	16150	17950	19400	20800	22250	23700
	VERY LOW INCOME	20950	23950	26950	29950	32350	34750	37150	39550
	LOW-INCOME	33550	38300	43100	47900	51750	55550	59400	63250
Buchanan County, IA									
FY 2006 MFI: 54500	30% OF MEDIAN	11450	13100	14700	16350	17650	18950	20250	21600
	VERY LOW INCOME	19100	21800	24550	27250	29450	31600	33800	35950
	LOW-INCOME	30500	34900	39250	43600	47100	50600	54050	57550
Buena Vista County, IA									
FY 2006 MFI: 49600	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Butler County, IA FY 2006 MFI: 50800	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Calhoun County, IA FY 2006 MFI: 50100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Carroll County, IA FY 2006 MFI: 56400	30% OF MEDIAN	11850	13500	15200	16900	18250	19600	20950	22300
	VERY LOW INCOME	19750	22550	25400	28200	30450	32700	34950	37200
	LOW-INCOME	31550	36100	40600	45100	48700	52300	55900	59550
Cass County, IA FY 2006 MFI: 48800	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Cedar County, IA FY 2006 MFI: 59300	30% OF MEDIAN	12450	14250	16000	17800	19200	20650	22050	23500
	VERY LOW INCOME	20750	23700	26700	29650	32000	34400	36750	39150
	LOW-INCOME	33200	37950	42700	47450	51250	55050	58850	62650
Cerro Gordo County, IA FY 2006 MFI: 55600	30% OF MEDIAN	11700	13350	15050	16700	18050	19350	20700	22050
	VERY LOW INCOME	19450	22250	25000	27800	30000	32250	34450	36700
	LOW-INCOME	31150	35600	40050	44500	48050	51600	55200	58750
Cherokee County, IA FY 2006 MFI: 51800	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Chickasaw County, IA FY 2006 MFI: 52200	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Clarke County, IA FY 2006 MFI: 50900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Clay County, IA FY 2006 MFI: 51800	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Clayton County, IA FY 2006 MFI: 48400	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Clinton County, IA FY 2006 MFI: 55700	30% OF MEDIAN	11700	13350	15050	16700	18050	19350	20700	22050
	VERY LOW INCOME	19500	22300	25050	27850	30100	32300	34550	36750
	LOW-INCOME	31200	35650	40100	44550	48100	51700	55250	58800

STATE:IOWA

I N C O M E L I M I T S									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Crawford County, IA FY 2006 MFI: 49000	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Davis County, IA FY 2006 MFI: 49000	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Decatur County, IA FY 2006 MFI: 41800	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Delaware County, IA FY 2006 MFI: 52900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Des Moines County, IA FY 2006 MFI: 54000	30% OF MEDIAN	11350	12950	14600	16200	17500	18800	20100	21400
	VERY LOW INCOME	18900	21600	24300	27000	29150	31300	33500	35650
	LOW-INCOME	30250	34550	38900	43200	46650	50100	53550	57000
Dickinson County, IA FY 2006 MFI: 57800	30% OF MEDIAN	12150	13900	15600	17350	18750	20150	21500	22900
	VERY LOW INCOME	20250	23100	26000	28900	31200	33500	35850	38150
	LOW-INCOME	32400	37000	41650	46250	49950	53650	57350	61050
Emmet County, IA FY 2006 MFI: 49500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Fayette County, IA FY 2006 MFI: 48100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Floyd County, IA FY 2006 MFI: 49400	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Franklin County, IA FY 2006 MFI: 54300	30% OF MEDIAN	11400	13050	14650	16300	17600	18900	20200	21500
	VERY LOW INCOME	19000	21700	24450	27150	29300	31500	33650	35850
	LOW-INCOME	30400	34750	39100	43450	46950	50400	53900	57350
Fremont County, IA FY 2006 MFI: 55700	30% OF MEDIAN	11700	13350	15050	16700	18050	19350	20700	22050
	VERY LOW INCOME	19500	22300	25050	27850	30100	32300	34550	36750
	LOW-INCOME	31200	35650	40100	44550	48100	51700	55250	58800
Greene County, IA FY 2006 MFI: 49900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Hamilton County, IA FY 2006 MFI: 55100	30% OF MEDIAN	11600	13300	14950	16600	17950	19250	20600	21900
	VERY LOW INCOME	19350	22100	24900	27650	29850	32050	34300	36500
	LOW-INCOME	31000	35400	39850	44250	47800	51350	54850	58400
Hancock County, IA FY 2006 MFI: 53100	30% OF MEDIAN	11400	13000	14650	16250	17550	18850	20150	21450
	VERY LOW INCOME	18950	21650	24350	27050	29200	31400	33550	35700
	LOW-INCOME	30300	34650	38950	43300	46750	50250	53700	57150
Hardin County, IA FY 2006 MFI: 50400	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Henry County, IA FY 2006 MFI: 57000	30% OF MEDIAN	12050	13800	15500	17200	18600	20000	21350	22750
	VERY LOW INCOME	20100	22950	25850	28700	31000	33300	35600	37900
	LOW-INCOME	32150	36750	41350	45900	49600	53250	56950	60600
Howard County, IA FY 2006 MFI: 52100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Humboldt County, IA FY 2006 MFI: 55800	30% OF MEDIAN	11750	13400	15100	16750	18100	19450	20750	22100
	VERY LOW INCOME	19550	22300	25100	27900	30150	32350	34600	36850
	LOW-INCOME	31250	35700	40200	44650	48200	51800	55350	58950
Ida County, IA FY 2006 MFI: 51900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Iowa County, IA FY 2006 MFI: 57700	30% OF MEDIAN	14150	16150	18200	20200	21800	23450	25050	26650
	VERY LOW INCOME	23550	26900	30300	33650	36350	39050	41750	44400
	LOW-INCOME	37700	43100	48450	53850	58150	62450	66750	71100
Jackson County, IA FY 2006 MFI: 51600	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Jasper County, IA FY 2006 MFI: 59900	30% OF MEDIAN	12550	14350	16150	17950	19400	20800	22250	23700
	VERY LOW INCOME	20950	23950	26950	29950	32350	34750	37150	39550
	LOW-INCOME	33550	38300	43100	47900	51750	55550	59400	63250
Jefferson County, IA FY 2006 MFI: 51700	30% OF MEDIAN	11750	13400	15100	16750	18100	19450	20800	22150
	VERY LOW INCOME	19550	22350	25150	27950	30200	32400	34650	36900
	LOW-INCOME	31300	35800	40250	44700	48300	51900	55450	59050
Keokuk County, IA FY 2006 MFI: 50200	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Kossuth County, IA FY 2006 MFI: 50000	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Lee County, IA FY 2006 MFI: 51500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Louisa County, IA FY 2006 MFI: 52900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Lucas County, IA FY 2006 MFI: 46400	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Lyon County, IA FY 2006 MFI: 54400	30% OF MEDIAN	11400	13050	14650	16300	17600	18900	20200	21500
	VERY LOW INCOME	19050	21750	24500	27200	29400	31550	33750	35900
	LOW-INCOME	30450	34800	39150	43500	47000	50450	53950	57400
Mahaska County, IA FY 2006 MFI: 52300	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Marion County, IA FY 2006 MFI: 59500	30% OF MEDIAN	12500	14300	16050	17850	19300	20700	22150	23550
	VERY LOW INCOME	20850	23800	26800	29750	32150	34500	36900	39250
	LOW-INCOME	33300	38100	42850	47600	51400	55200	59000	62850
Marshall County, IA FY 2006 MFI: 56000	30% OF MEDIAN	11750	13450	15100	16800	18150	19500	20850	22200
	VERY LOW INCOME	19600	22400	25200	28000	30250	32500	34700	36950
	LOW-INCOME	31350	35850	40300	44800	48400	51950	55550	59150
Mitchell County, IA FY 2006 MFI: 50000	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Monona County, IA FY 2006 MFI: 49500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Monroe County, IA FY 2006 MFI: 50500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Montgomery County, IA FY 2006 MFI: 48200	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650

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I N C O M E L I M I T S									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Muscatine County, IA FY 2006 MFI: 58100	30% OF MEDIAN	12200	13950	15700	17450	18850	20250	21650	23050
	VERY LOW INCOME	20350	23250	26150	29050	31350	33700	36000	38350
	LOW-INCOME	32550	37200	41850	46500	50200	53950	57650	61400
O'Brien County, IA FY 2006 MFI: 51500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Osceola County, IA FY 2006 MFI: 50100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Page County, IA FY 2006 MFI: 50500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Palo Alto County, IA FY 2006 MFI: 50500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Plymouth County, IA FY 2006 MFI: 60700	30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
	VERY LOW INCOME	21300	24350	27400	30450	32850	35300	37750	40150
	LOW-INCOME	34100	39000	43850	48700	52600	56500	60400	64300
Pocahontas County, IA FY 2006 MFI: 48700	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Poweshiek County, IA FY 2006 MFI: 56500	30% OF MEDIAN	11850	13550	15250	16950	18300	19650	21000	22350
	VERY LOW INCOME	19800	22600	25450	28250	30500	32750	35050	37300
	LOW-INCOME	31650	36150	40700	45200	48800	52450	56050	59650
Ringgold County, IA FY 2006 MFI: 41200	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Sac County, IA FY 2006 MFI: 48900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Shelby County, IA FY 2006 MFI: 54400	30% OF MEDIAN	11450	13100	14700	16350	17650	18950	20250	21600
	VERY LOW INCOME	19100	21800	24550	27250	29450	31600	33800	35950
	LOW-INCOME	30500	34900	39250	43600	47100	50600	54050	57550
Sioux County, IA FY 2006 MFI: 55700	30% OF MEDIAN	11700	13350	15050	16700	18050	19350	20700	22050
	VERY LOW INCOME	19500	22300	25050	27850	30100	32300	34550	36750
	LOW-INCOME	31200	35650	40100	44550	48100	51700	55250	58800

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Tama County, IA FY 2006 MFI: 52500	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Taylor County, IA FY 2006 MFI: 44700	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Union County, IA FY 2006 MFI: 50100	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Van Buren County, IA FY 2006 MFI: 43900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Wapello County, IA FY 2006 MFI: 47400	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Wayne County, IA FY 2006 MFI: 42700	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Webster County, IA FY 2006 MFI: 52900	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Winnebago County, IA FY 2006 MFI: 56800	30% OF MEDIAN	11950	13650	15350	17050	18400	19800	21150	22500
	VERY LOW INCOME	19900	22700	25550	28400	30650	32950	35200	37500
	LOW-INCOME	31800	36350	40900	45450	49100	52700	56350	60000
Winneshiek County, IA FY 2006 MFI: 55400	30% OF MEDIAN	11600	13300	14950	16600	17950	19250	20600	21900
	VERY LOW INCOME	19400	22150	24950	27700	29900	32150	34350	36550
	LOW-INCOME	31000	35450	39850	44300	47850	51400	54950	58500
Worth County, IA FY 2006 MFI: 50200	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650
Wright County, IA FY 2006 MFI: 53000	30% OF MEDIAN	11250	12900	14500	16100	17400	18700	19950	21250
	VERY LOW INCOME	18750	21400	24100	26800	28900	31050	33200	35350
	LOW-INCOME	30050	34300	38600	42900	46350	49750	53200	56650